

**A plan designed to work for you.**  
**Take advantage of it.**



**Go ahead,  
take advantage.**

## **2020 Benefit Plan NMRHCA**

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# UnitedHealthcare® is here for you

Helping you make the most of your plan

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Connecting you to the care and coverage you may need

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Dedicated to providing the programs, resources and tools to help you live a healthier life

# Plan Benefits

Medicare Advantage

National PPO Plans

# Your Medicare Advantage plan



## The advantages of a single plan

Medicare Advantage (Part C) plans are provided through private insurers, like UnitedHealthcare



### All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



### Prescription drug coverage

- Included in many Medicare Advantage plans



### All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



### Additional benefits, programs and features

- May be bundled with the plan

# Your doctors (National PPO)

- This plan lets you visit doctors, specialists and hospitals in or out of our network for the same cost share as long the provider participates in Medicare and accepts the plan
- Even though you are not required to see a network doctor, your doctor may already be part of our network. To find out, search our online Provider Directory at [www.UHCRetiree.com](http://www.UHCRetiree.com) or call UnitedHealthcare® Customer Service
- If your doctor is in the network, he or she must accept this plan if you are a current patient. If your doctor is not in our network, he or she may choose not to treat you unless it is an emergency
- If you need help finding a doctor, we're here to help. Just call us.

# UnitedHealthcare® Group Medicare Advantage National PPO Plan

Benefit Coverage	Plan I	Plan II
<b>Primary care provider (PCP) office visit</b>	\$5 copay in or out-of-network	\$5 copay in or out-of-network
<b>Specialist office visit</b>	\$25 copay in or out-of-network	\$25 copay in or out-of-network
<b>Urgent care</b>	\$20 copay in or out-of-network	\$20 copay in or out-of-network
<b>Emergency room (waived if admitted)</b>	\$50 copay in or out-of-network	\$50 copay in or out-of-network
<b>Inpatient hospitalization</b>	\$250 copay in or out-of-network	\$250 copay in or out-of-network
<b>Outpatient surgery</b>	\$100 copay in or out-of-network	\$100 copay in or out-of-network

# Your Part D Prescription Drug Plan (PDP) Plan I

Tier	Prescription Drug Type	Your Costs	
Full coverage in the Gap		Retail (30-day supply)	Preferred Mail Order (90-day supply)
<b>Tier 1</b>	<b>Preferred Generic –</b> Most generic drugs.	\$15 copay	\$30 copay
<b>Tier 2</b>	<b>Preferred Brand –</b> Many common brand name drugs, called preferred brands and some higher-cost generic drugs.	\$35 copay	\$70 copay
<b>Tier 3</b>	<b>Non-preferred Drug –</b> Non-preferred generic and non-preferred brand name drugs.	\$70 copay	\$140 copay
<b>Tier 4</b>	<b>Specialty Tier –</b> Unique and/or very high-cost brand and generic drugs.	\$70 copay	\$140 copay

# Your Part D Prescription Drug Plan (PDP) Plan II

Tier	Prescription Drug Type	Your Costs	
In the coverage gap (\$4,020) you pay 25% of the cost of brand name and generic drugs		Retail (30-day supply)	Preferred Mail Order (90-day supply)
Tier 1	<b>Preferred Generic</b> – Most generic drugs.	\$10 copay	\$20 copay
Tier 2	<b>Preferred Brand</b> – Many common brand name drugs, called preferred brands and some higher-cost generic drugs.	\$20 copay	\$40 copay
Tier 3	<b>Non-preferred Drug</b> – Non-preferred generic and non-preferred brand name drugs.	\$35 copay	\$70 copay
Tier 4	<b>Specialty Tier</b> – Unique and/or very high-cost brand and generic drugs.	\$35 copay	\$70 copay

# Virtual Visits - \$0 copay



**With Virtual Visits, you're able to live video chat with a doctor or behavioral health specialist from your computer, tablet or smartphone anytime, day or night.**

## Virtual Doctor Visits

You can ask questions, get a diagnosis, or even get medication prescribed and have it sent to your pharmacy. All you need is a strong internet connection.

Virtual Doctor Visits are good for minor health concerns like:

- Allergies, bronchitis, cold/cough
- Fever, seasonal flu, sore throat
- Migraines/headaches, sinus problems, stomachaches

## Virtual Behavioral Health Visits

Virtual Behavioral Health Visits may be best for:

- Initial evaluation
- Medication management
- Addiction
- Depression
- Trauma and loss
- Stress or anxiety



**You can find a list of participating Virtual Visit providers by logging into your member website. Limitations and exclusions apply.**

# Gym membership



**SilverSneakers® is a fitness program that includes:**

- Access to exercise equipment
- Group classes and more at 16,000+ fitness locations\*
- Signature classes led by certified instructors trained specifically in adult fitness

Classes, equipment, facilities and services may vary by location.

\*At-home kits are offered for members who want to start working out at home or for those who can't get to a fitness location due to injury, illness or being homebound.

# NurseLine



## You are never alone with NurseLine

NurseLine provides you 24/7 access to a registered nurse who can help you with sudden health concerns as well as:

- Questions about a medication
- Finding a doctor or specialist
- Understanding an ongoing health condition or new diagnosis

# Solutions for Caregivers



## Make caring for a loved one easier

At no additional cost, Solutions for Caregivers supports you, your family and those you care for by providing information, education, resources and care planning

- Get helpful advice and assistance finding services and programs from a professional care manager
- Receive a personalized care plan with recommendations and resources
- You will have access to the Solutions for Caregivers website to explore our library of articles and caregiver-related products and services
- Have a registered nurse perform an in-person assessment of your situation, if needed

# UnitedHealthcare® HouseCalls



**Enjoy a preventive care visit in the privacy of your own home\***

With the UnitedHealthcare® HouseCalls program, you get an annual in-home preventive care visit from one of our health care practitioners at no extra cost. What to expect from a HouseCalls visit:

- A knowledgeable health care practitioner will review your health history and current medications, perform health screenings, help identify health risks and provide health education
- You can talk about health concerns and ask questions that you haven't had time to ask before
- HouseCalls will send a summary of your visit to you and your primary care provider
- You may even be eligible for a reward when you complete a HouseCalls visit

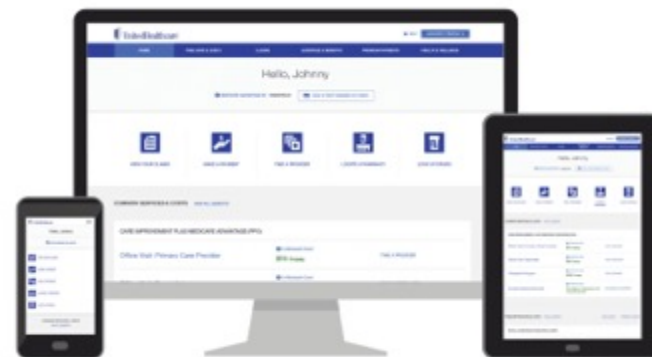
\*HouseCalls may not be available in all areas.

# UHCRetiree.com

After you get your UnitedHealthcare® Member ID card, sign up for your secure online personal account at UHCRetiree.com.

## After you sign up, you can:

- Look up your latest claim information
- Review benefit information and plan materials
- Print a temporary UnitedHealthcare® Member ID card and request a new one
- Search for drugs and see how much they cost under your plan
- Search for network doctors
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience
- Get your Explanation of Benefits online



## Follow these easy steps to sign up for your online account:

1. Visit the website and click on the "New user? Register Now" button and then click "Register Now".
2. Enter your information (first and last name, date of birth, ZIP code, UnitedHealthcare Member ID number) and click "Continue".
3. Create your username and password, enter your email address, and click "Create my ID".
4. For security purposes, you will need to verify your account by email, call or text.

# Questions and Answers

# Thank You

We look forward to welcoming  
you to our Medicare family.

# Understanding Original Medicare's rules

- You must be entitled to Medicare Part A and/or enrolled in Medicare Part B and continue to pay your Medicare Part B premium.
- You can only be in one Medicare Advantage plan at a time. Enrolling in another plan will automatically disenroll you from any other Medicare Advantage or prescription drug plan.
- If you do not enroll in a Medicare Part D prescription drug plan or a Medicare Advantage plan that includes prescription drug coverage, or you do not have other creditable prescription drug coverage, you may have to pay Medicare's Late Enrollment Penalty.
- You must inform us of any current prescription drug coverage or future enrollment that includes prescription drug coverage.
- Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug coverage (Part D), but they both must be group-sponsored retiree health coverage. If you are enrolled in a group Medicare Advantage plan without prescription drug coverage and need Part D coverage, you can not enroll in an individual Part D plan. You must enroll in a group sponsored Part D prescription drug plan.
- If you are a member you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights.
- The EOC also covers specific plan benefits, copays, exclusions, limitations and other terms.
- **Please review the full text of the Statement of Understanding in your 2020 enrollment kit.**

# Additional information

This document is available in alternative formats. If you receive full or partial subsidy for your premium from a plan sponsor (former employer, union group or trust), the amount you owe may be different than what is listed in this document. For information about the actual premium you will pay, please contact your plan sponsor's benefit administrator directly.

This information is not a complete description of benefits. Call 800-457-8506 TTY 711 for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments may change on January 1 of each year.

**Formularies and/or provider/pharmacy networks disclaimer.** The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third party.

Out-of-network/non-contracted providers are under no obligation to treat Medicare Advantage and Prescription Drug Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare.

[<1>**Preferred Retail Pharmacy Network.** Member may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Pharmacies in the Preferred Retail Pharmacy Network may not be available in all areas.

[<2>OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. If you have not used OptumRx home delivery, you must approve the first prescription order sent directly from your doctor to OptumRx before it can be filled. Prescriptions from OptumRx should arrive within 5 business days after we receive the complete order. Contact OptumRx anytime at 1-888-279-1828, TTY 711.

Other pharmacies are available in our network.

Renew by UnitedHealthcare is not available in all plans.

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# Additional information

<3>Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2019. All rights reserved.]

<4>The NurseLine service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.

<5>Solutions for Caregivers assists in coordinating community and in-home resources. The final decision about your care arrangements must be made by you. In addition, the quality of a particular provider must be solely determined and monitored by you. Information provided to you about a particular provider does not imply and is in no way an endorsement of that particular provider by Solutions for Caregivers. The information on and the selection of a particular provider has been supplied by the provider and is subject to change without written consent of Solutions for Caregivers.

## **The company does not treat members differently because of sex, age, race, color, disability or national origin.**

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

- **Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

- **Mail:** Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the member toll-free phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

- **Online:** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

- **Phone:** Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

- **Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue. SW Room 509F, HHH Building, Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

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